

*A  
Partnership  
in  
Living*

*Rev. D. Clay Lilly, D. D.*

UF  
30  
L 729  
cop. 2



# *A* PARTNERSHIP IN LIVING

A COURSE OF FOUR  
BIBLE STUDIES ON  
STEWARDSHIP, PRE-  
PARED ESPECIALLY  
FOR MEN

*By*  
REV. D. CLAY LILLY, D. D.

**The General Assembly's Stewardship  
Committee**

PRESBYTERIAN CHURCH U. S.  
Provident Building  
Chattanooga, Tennessee

## Contents

|                                                |    |
|------------------------------------------------|----|
| Foreword . . . . .                             | 3  |
| I Partnership in Service . . . . .             | 6  |
| II Partnership in Character Building . . . . . | 20 |
| III Partnership in Joy . . . . .               | 36 |
| IV Partnership in Administration . . . . .     | 51 |

THE LIBRARY  
**Union Theological Seminary**  
RICHMOND, VA.

UF  
30  
L729  
cop. 3

## Foreword

*These short studies on Stewardship were prepared by the Author at the request of the General Assembly's Stewardship Committee especially for the men of the Church. They are based on the partnership idea with which all business men are familiar. It is hoped that the men of our Church may come to recognize all life as a Partnership With God, and that these studies may help them to come to this attitude.*

*The Stewardship Revival on among all denominations in this country calls for a clearer conception of Stewardship than the ordinary one. Too much has it been regarded only as a means of increasing the revenues of the Church. It centers in personal responsibility to God and seems to be God's answer to the Church of this age for many of its problems.*

*The men of the Church must come to know the full meaning of this Movement or the Church will lose one of the Great Opportunities of our day.*

copy of H. M. J. J. J. J.

## Scripture Reading

For we are labourers together with God: ye are God's husbandry, ye are God's building. (1 Cor. 3:9.)

And sold their possessions and goods, and parted them to all men, as every man had need. (Acts 2:45.)

Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

That they do good, that they be rich in good works, ready to distribute, willing to communicate. (1 Timothy 6:17-18.)

For the kingdom of heaven is as a man traveling into a far country who called his own servants, and delivered unto them his goods.

And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.

Then he that had received the five talents went and traded with the same, and made them other five talents.

And likewise he that had received two, he also gained other two.

But he that had received one went and digged in the earth, and hid his lord's money.

After a long time the lord of those servants cometh, and reckoneth with them.

And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents; behold, I have gained beside them five talents more.

His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them.

His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.

Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not

sown, and gathering where thou hast not strewed: And I was afraid, and went and hid thy talent in the earth: lo there thou hast that is thine.

His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:

Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.

Take therefore the talent from him, and give it unto him which hath ten talents.

For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.

And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth. (Matthew 25:14-30.)

### **To Stimulate Discussion on Study I**

1. What is partnership with God in Service? Why is it a great thing to be a partner with God?
2. How will a man think of his life in considering this partnership with God?
3. What relation has money to life? How does its use indicate Character? What had Jesus to say about money?
4. In this partnership of Service what is my relation to God? To my fellow men? To the Kingdom of God? To property?
5. What is Stewardship? What does it demand? What has it to do with standards of living?
6. What do the Scriptures teach about using money for self, for expenses and Character Building and enlarging opportunities?

## STUDY I

### Partnership in Service

1. *A Partnership Rejected.*
2. *Why Are You Living?*
3. *What Do You Think of Life?*
4. *Life and Opportunity.*
5. *Personality and Possessions.*
6. *Money and Life.*
7. *The Manifold Bearings of Money.*
8. *The Use of Money Indicates Character.*
9. *Did Jesus Talk About Money?*
10. *Partnership in Service:*
  - (a) *Our Relation to God.*
  - (b) *Our Relation to Our Fellowmen.*
  - (c) *Our Relation to the Kingdom.*
  - (d) *Our Relation to Property.*
11. *Stewardship Defined.*
12. *What Stewardship Demands.*
13. *Two Pertinent Questions.*
14. *Standards of Living.*
15. *Using and Giving.*
16. *Scriptural Using on Self.*
17. *Necessary Expenses.*
18. *The Building of Character.*
19. *The Enlarging of Opportunity.*
20. *The End Is Not Self.*

### **A Partnership Rejected**

Mr. David McConaughy in his well-known volume, "Money the Acid Test," tells this story:

"My grandfather, when a young man making deposits daily in the bank in Baltimore of which Jared Hopkins was then the president, was one day called into the counting-room and offered partnership with the bank president's nephew, Johns Hopkins, in a business about to be established. 'James,' said Jared Hopkins, 'if thee wants for money, thee can draw on me.' But the lad did not venture to seize the opportunity and remained poor to the end of his days, while Johns Hopkins went on to become the merchant-prince and philanthropist."

God offers us partnership with Him in His great enterprise in this world. Some men have faith enough to accept this opportunity and they are blessed and built up in spiritual and temporal possessions. It is a great thing to take God at His word and enter into partnership with Him.

### **Why Are You Living?**

In a recent lively and stimulating book entitled "Religious Perplexities," Principal L. P. Jacks, of Manchester College of Oxford, who is also the editor of the "Hibbert Journal," makes the reader squarely face the searching question, "Why are you living?"

And if a man undertakes to answer that question apart from his relation to God, he is at once conscious of saying to himself that life is not worth living. He can only dignify life and enhance its meaning when he says to himself, "Man's chief end is to glorify God and enjoy Him forever."

### **What Do You Think of Life?**

No life need be commonplace. Surely God never meant that it should be. He crowds every possible power into our

human personality and every rich opportunity into our environment. There is something radically wrong with the man who thinks poorly of life. He has allowed himself to be overgrown with cheap and worldly parasites until all the strength and courage of his spirit are gone.

A Christian should live a life of such fellowship and vision and power and initiative that every day of it is one of high purpose and consecrated endeavor. If he will really live as a Christian his life will be one of unfailing joy.

### **Life and Opportunity**

A man's life is his opportunity for service—his opportunity to do constructive work in the world which shall affect the lives of his fellows, and which shall abide when he is gone hence.

His money is part of his equipment for his life work.

A man and his money constitute the effective working unit in large departments of our life. As in the industrial world the artisan and his tool is the working unit—and as in the military world the soldier and his weapon is the effective unit, so in our commercial, social, and to a degree in our intellectual and spiritual spheres, a man and his money is an effective working unit.

### **Personality and Possessions**

We can not in our ordinary thinking separate a man from his possessions when we assess his responsibility to the task of living. His full power is represented by his personality plus his possessions. We hold him accountable for both of these. Our sense of justice and right leads us to do this. And we may be sure that if this is our reaction to this matter that God will all the more hold him accountable for both personality and possessions.

"I believe," says Bishop Fowler, as quoted by McConaughy, "that on the day of judgment more people will stand condemned for the way they used their money than for any other one thing."

### **Money and Life**

Money is stored-up energy, like the sunlight in the coal. Money represents life's inner forces transformed into an outward standard of value. It is the power of thought or labor turned into material, visible form.

As such it can be converted back into thought or labor. It can be turned into material forms, as homes or factories. It can be directed into intellectual processes as in the endowment funds of schools and colleges. It can be transformed into spiritual service such as the support of the gospel in our own and other lands.

Your daily round of toil can be converted into preaching the gospel. A man can without the slightest inconvenience do business in his home town, and by the use of money carry on a great work in the mission churches and schools of his own land, and minister to the starving multitudes of India; teach ignorant children in China, comfort a sorrowing heart in South America, preach the gospel in the Dark Continent, or build churches in the Islands of the Sea.

The question of the use of money is really a question of the use of life—because it is concerned with the use of a distinct power—a true part of life's resources. Well might Dr. Schauffler say, "The longer I live, the more I see it requires not ordinary wisdom to handle your money right, but divine wisdom."

### **The Manifold Bearings of Money**

Sir Henry Taylor in his "Notes on Living" writes down his convictions in the following strong paragraph:

"So manifold are the bearings of money upon the lives and characters of mankind that an insight which should search out the life of a man in his pecuniary relations would penetrate into almost every cranny of his nature. He who knows, like St. Paul, how to spare and how to abound has a great knowledge; for if we take account of all the virtues with which money is mixed up—honesty, justice, gen-

erosity, charity, frugality, forethought, self-sacrifice—and their correlative vices, it is a knowledge which goes near to cover the length and breadth of humanity, and a righteous measure in getting, saving, spending, giving, taking, lending, borrowing and bequeathing would almost argue a perfect man.”

### **The Use of Money Indicates Character**

We spend our money for what we really want whether it be in the service of God or of Mammon. Do we love Christ and His Kingdom, or luxury and display and trivial frivolity? The answer to this is found in a comparison of our gifts and our expenditures.

What would you do if you had a million dollars? You imagine that you would give a great deal of it to the work of the church. But you would use it in just about the same way you are using what you have now. Only it would be much more difficult for you to give as large a proportion as you do at present. Your character is indicated every day in your present gifts. Many a man is willing to be a miser—but no one is willing to be called one.

Dr. John F. Goucher says:

“So the exercise of stewardship is the revelation of personality. The things one seeks reveal his preference. The methods one uses reveal his principles. The things one enjoys reveal his tastes. The things for which one sacrifices make known the objects of his devotion. Men do not differ so much in their original endowments as in the objects of their devotion and in their devotion to these objects. Everyone has his personal schedule of values. This does not necessarily show the intrinsic worth of the things listed, but the estimates in which they are held by him who appraised them. It is the standard by which he chooses. As the tiny pencil of light which left the fixed star that gave it birth millenniums ago bears the legend of its origin written in its texture, legible to those who can read its language, so the exercise of stewardship, in its every act, purpose, desire, thought, partakes of the quality, bears the impress of the will, records the spirit, reveals the personality of him from

whom it emanates. 'Even a child maketh himself known by his doings.' Although we are 'saved by grace,' every man will be judged 'according to his works'."

### **Did Jesus Talk About Money?**

The following quotation is taken from a vigorous editorial of Dr. Walter L. Lingle in *The Presbyterian of the South*:

"The Church and Money. During the month of March our Church has a great deal to say about money and the Every Member Canvass. From time to time the question arises as to whether we may not have too much to say about money.

"Did Jesus talk about money? If you will search the four Gospels with this question in mind, you will probably conclude that He had more to say about money, directly or indirectly, than about any other single topic. Think of all the parables in which He refers to money. We think at once of the parables of the talents, the pounds, the unjust steward, the man hiring workers for his vineyard, Dives and Lazarus, the rich fool, the lost coin, the treasure in a field, the pearl of great price, the good Samaritan and the prodigal son. We think, too, of the stories of the rich young ruler, Zaccheus, the widow and her mite, and the woman with the precious ointment. In addition to these we recall the words of Jesus about laying up treasures upon earth, about the peril of trusting in riches, and about the extreme difficulty the rich have in entering the Kingdom of God, so that it is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom. These are but samples of the sayings of Jesus about money that come crowding to the mind as we think on this subject. Even a casual reading of the gospels will reveal many more such references."

### **Partnership in Service**

(a) The first thought that comes to our minds about the duty of giving is the one of our relation to God. When we deal with persons we are obliged to think of relationships, and when we think of them we are at once face to face with the duties which arise out of these relationships.

A Christian says, my relation to God is that of a child to a father—my duty is that of obedience. "My business is to serve God," as William Carey put it. And I must do this in any and all ways. If one very plain and important way is stated to be that of giving, I can not deny or evade the obligation.

Obedience is a cardinal virtue. Disobedience makes fellowship with God impossible and destroys the joy and weakens the life of the Christian. There can be a real partnership in service when we obey God's word of guidance.

(b) My relation to my fellowmen is that of brother. This is one of the elementary truths of the teachings of Jesus. The whole world recognizes this as one of the vital parts of His teaching.

My duty to my fellowmen is that of helper. I am not to live unto myself—nor to turn mine eyes away from beholding the needs of men. "I am a man, I count nothing human alien to me" is a noble and a Christian principle. A Christian is interested in the welfare of the whole human race. Like Wesley, he can say, "The world is my parish."

But to be a helper to humanity will call upon us for gifts of money before we get far along in the service. My relation is that of brother, my duty is that of helper—helping with my gift of love and sympathy.

(c) My relation to the Kingdom of God is that of subject or member. My duty is that of propagandist. I am a partner with Christ in His work. I have a definite part in His program as announced in Luke 4:18, 19, and a definite part in His great commission as given in Matt. 28:18-20. I am debtor to that Kingdom, for it makes my individual life worth while, and our social life wholesome. All of our best has come from it. Without it we would be pagans of a very violent and tragic sort. This blessed Kingdom beautifies and cleanses all our life. What Christianity does has, in one way, been made practically possible by Christian giving. As we enlarge our gifts we set forward the King-

dom. As we decrease them we retard its progress. "The Kingdom bound anywhere is hindered everywhere." We can not refuse to give and at the same time function properly in the Kingdom of Heaven.

This is not a theological age. It is an age of serving, and giving. The workers are forging ahead. It is easier to secure offerings of life than it is of money. The gifts must be laid on the altar. Christianity was born in a gift. It has grown by gifts. Its life is dependent on giving. When giving ceases Christianity ceases. When giving becomes all prevalent in the church Christianity will become all prevalent in the world.

(d) My relation to property is that of steward, my duty is that of using it according to the expressed will of its real owner. I am not its real owner. It all really belongs to God who created it. It has been in the possession of others before me. It will be in the possession of others after me. Many may possess it, but it has never had, and will never have, but one owner—from creation's dawn to the end of time—and that is God. If we ask ourselves this question, "Who owns this planet, and the other planets; who owns the sun and all the other millions of suns?" we can give but one answer. No man made or upholds or rules over them and no angel or other creature does. They all belong to God, who made them, preserves them, and uses them for His own Glorious purposes. We are stewards—only stewards.

### **Stewardship Defined**

But let us think well of our position even as stewards. A steward holds a personal and friendly and even confidential relation to the Master. "A steward," says Dr. Calkins, "is interpreting the will and administering the program of a present Lord." Here is the center and core of the matter. A person acting in harmony with a personal God, co-operating with Him in His great work in the world—that is one aspect of stewardship.

Our possessions are a gospel trust, and this is true whether the amount committed to us is great or small. The faithful administration of this trust is a vital part of our religion.

### **What Stewardship Demands**

Stewardship demands that the entrusted gifts be used to accomplish the will of the Master—i. e.: that the gospel be given to those for whom it was intended,—the people of the whole world,—and that everything we are and have be consecrated to this end.

The gospel can never have its full meaning for us until we give it to others. Our possessions can never do their best work until they are used to sound out the gospel message.

Money's noblest work is in proclaiming the Lord of Glory.

### **Two Pertinent Questions**

In fulfilling one's stewardship two practical and highly important questions arise:

1. What standards of living shall be adopted?
2. What standards of giving shall be accepted?

These questions are very close together. To live expensively may leave us little to give. To give largely may demand much self-denial. The Christian ought to be absolutely guided by the Scripture as to both.

To put both our living and our giving on a scriptural basis is to commit ourselves to a minimum of expenditure for self, and a maximum of gift to the Kingdom.

### **Standards of Living**

How much should be spent on ourselves and those dependent on us, and how much on the Kingdom of our Lord—the real owner of all we have? Certainly no man can answer the question in mathematical terms. The Scriptures make no attempt to answer it in this way.

However, the Bible does give an answer unmistakably clear. The life of the Christian is described as one that

centers in the throne of God, with a purpose that reaches out through all the earth. He is distinctly warned against earthly possessions, and exhorted to self-denial. He is commissioned to publish the gospel to the whole world, and commanded neither to lay up treasure, nor waste it in foolish expenditure.

He is taught to pray only for "daily bread" and that the Kingdom may come. He is told that his wants shall all be surely supplied, and that his work is to labor with God.

It needs no great skill of interpretation to discern that the emphasis of expenditure is put upon expenditure for the Kingdom. All the practical work of the Kingdom with its manifold expenditures is laid upon the heart and conscience of the Christian.

Yet the Christian owes something to himself and those dependent on him, and no man can say to another where he shall set the bounds of duty to his own and ministry to the needs of others. But each, with the Spirit's help, must set them for himself.

### Using and Giving

He shall keep clearly in mind the distinction between using all he has for God, and giving away all he has. He ought not to give it all away,—for his own needs and the needs of those dependent on him must be met. But every dollar of his possession can be really and truly used for God, if he lives a life in keeping with the Word of God, and uses what he does not need for this to do the work of the Lord in meeting the needs of others. To adopt right standards of living is to insure that we shall have something to give.

All that we have should be used to accomplish God's will. His purposes converge and center in His Kingdom. The prosperity and progress of His Kingdom is His constant care.

We are part of the Kingdom and whatever is spent on self to promote the Kingdom is rightly spent.

### **Scriptural Using on Self**

From the Scriptures we can deduce three general classes of the right use of money on self or family:

1. The necessities of life.
2. The building of character.
3. The enlarging of opportunity for usefulness in life.

We shall differ widely perhaps in our application of these general principles to our daily life.

It is difficult for any of us to say just what are necessary expenses, and to define rightly what will build character, and enlarge opportunity in life. But by study of the Scripture and earnest supplication each may know his duty from day to day.

### **Necessary Expenses**

Our appeal to the Word of God shows a manner of life simple and comparatively inexpensive.

Jesus had no place to lay His head. He could have made money had He given His attention to it, but He loved men rather than money.

The apostles went without scrip or purse.

Daily bread or the daily portion is all we are taught to pray for as the measure of our need. Having food and raiment let us therewith content.

How does the Scripture rebuke the expensive manner of living in which many of us indulge!

### **The Building of Character**

But the Scriptures do not teach asceticism. We are to get much out of life. We are to build character, and whatever does this is proper and right.

Education, culture, social intercourse, the arts and literature,—whatever develops character after the New Testament ideals—these are good and not to be despised.

But there may be a wasteful expenditure for any of these good objects, and there will be unless it is held in check by

the thought of the world's needs. If we deal honestly and prayerfully with the whole question, we need not err.

### **The Enlarging of Opportunity**

Whatever enlarges opportunity in life either for development or service is a worthy expenditure, such as special study, or enlarged equipment for work, or the securing of a suitable environment. The enlargement of vision made possible by travel and the increased power for work secured by rest and recreation and the prolongation of life by recuperation, these and other things which increase our effectiveness as working parts of the Kingdom are right and proper.

Still let him be exceedingly careful or he will lose sight of the goal, which is Christ and His Kingdom. He can waste much of the Lord's money in the ways indicated above—and he will unless he spends prayerfully and for God.

### **The End Is Not Self**

To be God's man. To do His will. To live for Christ. To do all to the glory of God. To grow, and learn and work for God. To deny one's self. To beware of covetousness. To preach the gospel to every creature. To spend on self that we may be more and do more in the great work. Such standards of living will insure a proper balance between that used on self and used on others.

**Memo. on Study I**

## **Memo. on Study I**

## Scripture Reading

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:

For where your treasure is, there will your heart be also.

The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light.

But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness!

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one and despise the other. Ye cannot serve God and Mammon. (Matt. 6:19-24.)

Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.

But when the young man heard that saying, he went away sorrowful: for he had great possessions.

Then said Jesus unto His disciples, Verily I say unto you, That a rich man shall hardly enter into the Kingdom of Heaven.

And again I say unto you, It is easier for a camel to go through the eye of a needle than for a rich man to enter into the Kingdom of God. (Matt. 19:21-24.)

And He said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

And He spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully;

And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

But God said unto him, Thou fool, this night thy soul shall be

required of thee: then whose shall those things be, which thou hast provided?

So is he that layeth up treasure for himself, and is not rich toward God. (Luke 12:15-21.)

But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.

For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. (1 Timothy 6:9-10.)

Righteousness exalteth a nation but sin is a reproach to any people. (Proverbs 14:34.)

## **To Stimulate Discussion on Study II**

1. How are we partners with God in Character Building?
2. What has giving and self-denial to do with the building of Character?
3. Wherein lies the danger to the individual and to our nation of the accumulation of wealth?
4. What can you say of the financial standing and the Standards of Living and Giving in America and particularly the South?
5. What can you say of the dangers that threaten us?
6. What do we mean when we say, "As goes America, so goes the world"? How will a proper conception of partnership in Character Building help to save America?

## STUDY II .

### Partnership in Character Building

1. *God's Purpose in Life.*
2. *God's Purpose in Stewardship.*
3. *Stewardship and Spiritual Life.*
4. *The Necessity of Giving.*
5. *The Act of Giving.*
6. *The Necessity of Self-Denial.*
7. *The Danger of Earthly Treasure.*
8. *The Danger of Covetousness.*
9. *Stages of National Growth and Decay.*
10. *In Which of These Stages Is America Now?*
11. *How Does America Stand Financially?*
12. *How Does America Save, Spend and Give?*
13. *How Does the South Prosper?*
14. *Other Evidences of Prosperity.*
15. *What Dangers Threaten Us?*
16. *"As Goes America, So Goes the World."*
17. *The Soul of the Nation.*

### **God's Purpose in Life**

"Why did God make you and all things?"

So we question our little children in their catechism and out of their mouths comes wisdom as they answer, "For His own glory."

We believe and we teach that God has a great purpose in creation. This world is His garden. He gathers from it the choice fruit of redeemed and sanctified personalities. To accomplish this He uses every part and every experience of life. He inspires and guides and teaches. He empowers and makes fruitful our souls. He is at work within us constantly to realize in us the ideal He had in mind when He thought of us.

### **God's Purpose in Stewardship**

"The direct object which God seeks through stewardship is to develop and enrich personality. Personality is the central fact of the gospel."

Personality can never be developed apart from responsibility and freedom. So God puts us in trust with our gifts and leaves us free to use them. But he gives us abundant instruction and inspiration as to their highest use. He warns us against their neglect or abuse. It is an ideal arrangement by which we can use and enjoy life, and at the same time grow in character and wisdom. It is all His and He allows us to learn life's great lessons by our using it and accounting for it at the end.

### **Stewardship and Spiritual Life**

The outward aspects of our lives are much more closely related to the inner life than most of us suppose. There is a significance to you in what kind of a house you live in, how much money you possess, how much you give and what proportion it bears to your resources. Most of us would be

frightened to see suddenly and with open vision the direct effect of our stewardship on our spiritual life. Our giving and our growth in grace act and react on each other. A close-fisted Christian is not a growing one, nor a happy one.

### **The Necessity of Giving**

No act of giving is as necessary to the Kingdom as it is to the giver, nor as beneficial.

Let us think of what takes place in the act of giving.

First the mind must be informed and the judgment convinced.

Then the heart must be aroused and enlisted as an ally.

But the hardest part is yet to come. The will must be brought into subjection until it acts in harmony with this interested mind and awakened heart. When this is done then the whole personality acts as a unit and a distinct gain is made. The control in the matter lies with the will. It may or may not consent to make the gift. If it does not consent, then we have a condition like this. The mind has been informed and interested—the heart has been awakened and warned, and then the will rejects their appeal and refuses the gift. A distinct injury has been done to the personality. It is as though a budding tree had been nipped by a frost. The will can chill the heart. But it is a dangerous thing to do. We should beware of trifling with an aroused emotion. Those men whom Jesus described as “devouring widows’ houses” came to that hardness of heart little by little as they allowed their wills to continually reject the pleas of their hearts.

### **The Act of Giving**

Again our moral consciousness, our spiritual being, the highest and best within us, by whatever name we call it, unreservedly approves Christian giving. We are always ready to praise and commend others for their gifts to God’s cause. We rejoice to know of giving, even if we do not know the giver, or the particular cause receiving the gift.

To refuse to give is to deny the validity of our highest and most unprejudiced judgment; to refuse obedience to our most heavenly visions.

Our noblest and finest impulses—the ones which rise above the worldly and temporal—above self and sense, are impulses to give and to give liberally. To refuse to give, is to smother out these fine and high things from life. In our best moments we are conscious of the obligation. To evade it or to deny it, is to injure ourselves. Continual refusal or evasion will produce the deadness, which does not so much as recognize the obligation. To feel that “I ought,” yet fail to act is highly damaging. Beware of trifling with a clear conviction of duty.

### **The Necessity of Self-Denial**

The necessity of giving is still further seen in the necessity for self-denial, which is inherent in human nature. Jesus knew that human nature needs to be restrained. He knew also that this restraint is much more valuable when it is self-restraint. Human nature is a strong, riotous thing. It is a vigorous vine and needs vigorous pruning. It can not be trusted to have its own way.

Self-gratification is dangerous at any time. The strength of desire increases out of all measure to the ability to gratify it. Self-gratification is the high road to acute dissatisfaction. But self-denial is the way to self-mastery. “To have what we want is riches. To be able to do without it is power.” “If any man will come after me let him *deny himself* and take up his cross daily, and follow me.”

### **The Danger of Earthly Treasure**

There is a responsibility in the possession of any of God's gifts. Where this responsibility is ignored there is a danger which is often of a tragic kind. If we allow ourselves to love money we are in a dangerous condition. The danger of earthly treasure is not so much that the man will get too

much of the money, as that the money will get too much of the man.

Jesus warns us repeatedly about this. "Take heed and beware of covetousness." "Lay not up for yourselves treasure upon the earth, for where your treasure is there will your heart be also." This is one of the most fearful sayings of Jesus—because the danger is such a respectable, subtle one, and the penalty such a blighting, blasting one.

He uses the most graphic language as he goes on to speak of this danger. He uses the body and the eye to illustrate His theme. If the eye is in good condition the whole body is full of light. But if it is blind, the whole body is full of darkness. And so if your spiritual vision is good, all life is full of light, but if not it is all dark; and if the light, the vision, the best that is within us, be darkness,—how great and tragic is that darkness! If all human purpose and aspiration and hope be of the earth, earthy, what a poor and pathetic thing life is! How He strives to startle us and warn us away from such a program of dirt!

Giving is a high duty, but it is also an absolute necessity to the Christian.

### **The Danger of Covetousness**

There is a danger attached to the accumulation of wealth. Greed increases with our wealth. The men who cling most desperately to money are not the ones who need it most, but those who are most consumed by covetousness. There is a moral poison secreted by greed. They that will be rich fall into temptation and a snare, and into many hurtful and foolish lusts which drown men in destruction and perdition. There is no more unhappy man than an avaricious man.

"Poverty is in want of many things, but avarice of everything."

Covetousness is a secret sin—an insidious disease of the soul. It eats as a cancer and is as deadly as one. Nothing

can cure it but giving—giving by the grace of God bestowed upon us.

What can be sadder than the spectacle of men with their minds richly informed, their hearts profoundly stirred, their judgment approving Christian giving, their nobler impulses all toward it, feeling the *ought*, the obligation—yet allowing themselves to smother every generous impulse, reject every appeal of mind and heart, deny every vision of the high things and selfishly cling to their money to the hurt of their souls.

The impulse to give is born of the spirit. Not to act on the impulse is to quench the spirit.

### **Stages of National Growth and Decay**

There are three well defined stages in the rise and fall of nations. The first is one of simple, rugged and rigorous life. There is no great wealth. The people are in their youthful and heroic stage. Then comes the period of growth in population and wealth and national power. The resources are developed. The institutions are established and confirmed. The people are proud and progressive and of world-wide significance. Then comes the period of decadence—in which the higher values of life are neglected and luxury and the love of pleasure poison the people, and immorality eats out the vitals of the nation. Then the end is at hand, with moral and spiritual bankruptcy as the inexorable executioners of the divine penalty.

### **In Which of These Stages Is America Now?**

We do well to ask ourselves the question, "In which of these stages is America now?" Our answer would necessarily be that we are in the second one of national vigor and prosperity. America is a young giant among the nations.

The United States has only 6 per cent of the population of the world and only 7 per cent of the land, and yet we produce

- 20 per cent of the world's gold.
- 40 per cent of the world's silver.
- 50 per cent of the world's zinc.
- 60 per cent of the world's copper.
- 60 per cent of the world's aluminum.
- 40 per cent of the world's iron.
- 40 per cent of the world's lead.
- 25 per cent of the world's wheat.
- 60 per cent of the world's cotton.
- 66 per cent of the world's oil.
- 52 per cent of the world's coal.
- 75 per cent of the world's corn.
- 85 per cent of the world's automobiles.
- 40 per cent of the world's railroads.

It is easily apparent that we are in the second stage of our career, where we are rich and powerful by the development of our resources.

### **How Does America Stand Financially?**

The United States is the richest nation on the globe. It is the richest nation that ever lived on this planet. The Department of Commerce at Washington estimates the total wealth of our nation in 1922 at \$320,803,862,000. This colossal sum is being increased rapidly. We are a creditor nation and are growing richer every year as compared with other nations. We have the largest gold reserve of any nation. The American dollar is the only unimpaired standard of value in the world. We have \$4,278,155,000 in gold and silver coin and bullion.

Our 320 billions of wealth is almost equal to the total aggregate wealth of Great Britain, Germany, France, Russia and Austria-Hungary, Italy and Belgium as reported in 1916.

### **How Does America Save, Spend and Give?**

We earn money rapidly in America. Compared with other nations wages are high, salaries are large, and dividends are good. Money circulates freely. There are vast

sums in savings banks and in good securities which our people have earned and laid up against the day of need. We are not as economical as we should be and we waste much in our every-day living.

Americans are champion spenders. An Englishman wrote last year, after his twentieth annual visit to us:

"The thing that impressed me most on my recent visit to America was the prodigal way in which they spend money. They have always been the champion spenders of the world; but the gait they are going at now makes all previous effort look silly."

Dr. Bert Wilson, President of Eureka College, in his book, "The Christian and His Money Problems," gives the following startling "list of recent expenditures in luxuries of some of the so-called 'leading' families":

- \$7,000,000 for a mansion of 121 rooms for one family.
- 300,000 for a pipe organ.
- 50,000 for a piano.
- 10,000 for a cradle.
- 38,000 for a washstand.
- 65,000 for a dressing table.
- 20,000 for a hat.
- 1,000 for a hat pin.
- 75,000 for opera glasses
- 280,000 for a string of pearls.
- 600,000 for a diamond necklace.
- 30,000 for an automobile.

I have seen statements of the expenditures of the people of the United States for luxuries ranging from over eight billion dollars a year on up to twenty-two billion dollars per year, depending on the classification as to what are luxuries. In either case it is a startling and shocking picture.

The Ram's Horn, of Chicago, some months ago printed a cartoon in which Uncle Sam was sitting at a table feasting upon fruit and wine, which was being handed him by a richly dressed woman called Luxury. In the background

was a figure of a citizen of Rome, whose hand pointed to the ruined walls and broken columns in the distance, while he said to the feasting guest, "Beware of Luxury; she was once my mistress."

Dr. Wilson gives these figures:

There are 25 million Protestant Christians in the United States. The average annual income is estimated to be \$586 per capita. This would give the annual income of the Protestant Church in America as \$14,650,000,000. The tithe of this is \$1,465,000,000. But these Christians actually gave for all religious purposes in 1922 \$445,626,545, leaving their religious account short by more than a billion dollars. In other words, these Christians gave at the rate of \$18.77 per capita that year or 5 cents per day for all religious causes.

Dr. Jowett says:

"I went to see a very wealthy man in New York to ask him to help an exceedingly noble cause. His fear immediately answered my appeal, and he spoke as one who was on the verge of poverty. 'I really cannot give any more.' The word was apparently sincere, and it was accompanied by a sort of sigh which confirmed its reality. 'I really cannot give any more. What with one thing and another I do not know what we are coming to.' Fear seemed to haunt the man. It determined his thought and his speech and his services. A few weeks later he died, and his will was proved at over sixty millions. And I wonder, I wonder if at the end of the day he heard the messenger of the Lord saying unto him, 'Thou fool, this night thy soul shall be required of thee, then whose shall these things be?'"

### How Does the South Prosper?

The South's wealth has nearly quadrupled since 1900. It is now about \$1,000,000,000 more than the total wealth reported by the rest of the country outside of the South in 1900.

According to figures compiled by the Manufacturer Record from the Government estimates, the total wealth of the

South in 1922 was \$71,358,707,000, compared with \$39,990,853,000 in 1912, an increase of \$31,367,854,000, or 78.4 per cent. The increase in the rest of the country outside of the South amounted to \$100,360,307,000, or 70.1 per cent.

The rapid progress made by the South in recent years, and the extent of its wealth today is visualized when it is realized that the value of all property in the South increased from \$17,919,200,000 in 1900 to \$71,358,707,000 in 1922. In other words, the wealth of the South today is nearly four times what it was in 1900, and is about \$1,000,000,000 more than the value of the country's wealth outside of the South in 1900, and \$28,000,000,000 more than the wealth of the entire United States in 1880.

Upon examination of the percentage figures compiled for individual Southern States it is found that North Carolina heads the list with an increase of 175.7 per cent in wealth since 1912, followed by Florida with an increase of 162.9 per cent, and Tennessee with 129.2 per cent, and Virginia, 106.9 per cent.

Missouri led the Southern States in actual gains in wealth since 1912 with an increase of \$4,346,601,000, or 77.1 per cent; Texas increased in wealth by \$3,552,650,000; North Carolina by \$2,895,329,000; Virginia by \$2,526,995,000, and Tennessee by \$2,383,623,000.

In the following table, compiled from reports issued by the Census Bureau, is given the total of wealth for each Southern State for 1912 and 1922, the actual increase and the percentage of increase since 1912, together with the totals for the South, the rest of the country outside of the South, and the totals for the United States.

## ESTIMATED SOUTHERN WEALTH, 1912-1922

| States                              | 1912              | 1922              | Increase<br>1912-1922 | Per Cent<br>Increase |
|-------------------------------------|-------------------|-------------------|-----------------------|----------------------|
| Alabama                             | \$ 1,977,218,000  | \$ 3,000,043,000  | \$ 1,024,825,000      | 51.8                 |
| Arkansas                            | 1,694,835,000     | 2,599,595,000     | 904,760,000           | 53.4                 |
| District of Columbia                | 1,162,925,000     | 1,697,270,000     | 534,345,000           | 45.9                 |
| Florida                             | 921,796,000       | 2,423,602,000     | 1,501,806,000         | 162.9                |
| Georgia                             | 2,117,410,000     | 3,896,759,000     | 1,779,349,000         | 84.0                 |
| Kentucky                            | 2,235,353,000     | 3,582,727,000     | 1,347,374,000         | 60.3                 |
| Louisiana                           | 1,957,074,000     | 3,418,860,000     | 1,459,786,000         | 74.6                 |
| Maryland                            | 2,206,760,000     | 3,990,530,000     | 1,783,770,000         | 80.8                 |
| Mississippi                         | 1,204,267,000     | 2,177,795,000     | 973,528,000           | 80.8                 |
| Missouri                            | 5,634,808,000     | 9,981,409,000     | 4,346,601,000         | 77.1                 |
| North Carolina                      | 1,647,781,000     | 4,543,110,000     | 2,895,329,000         | 175.7                |
| Oklahoma                            | 3,083,288,000     | 3,993,524,000     | 910,236,000           | 29.5                 |
| South Carolina                      | 1,235,541,000     | 2,404,845,000     | 1,169,304,000         | 94.6                 |
| Tennessee                           | 1,844,630,000     | 4,228,253,000     | 2,383,623,000         | 129.2                |
| Texas                               | 6,298,246,000     | 9,850,896,000     | 3,552,650,000         | 56.4                 |
| Virginia                            | 2,364,575,000     | 4,891,570,000     | 2,526,995,000         | 106.9                |
| West Virginia                       | 2,404,346,000     | 4,677,919,000     | 2,273,573,000         | 94.6                 |
| Total                               | \$ 39,990,853,000 | \$ 71,358,707,000 | \$ 31,367,854,000     | 78.4                 |
| Rest of country<br>outside of South | 142,999,816,000   | 243,360,123,000   | 100,360,307,000       | 70.1                 |
| United States                       | \$182,990,669,000 | \$317,718,830,000 | \$131,728,161,000     | 71.9                 |
| Total United States*                | 186,299,664,000   | 320,803,862,000   | 134,504,198,000       | 72.2                 |

\*Includes the value of the United States Navy, which increased from \$402,352,000 in 1912 to \$1,445,999,000 in 1922, or 259.4 per cent; that of privately-owned waterworks from \$290,000,000 in 1912 to \$360,885,000, or 24.4 per cent, and that of gold and silver coin and bullion from \$2,616,643,000 to \$4,278,155,000, or 63.5 per cent. These items are not distributed by states and are not included in the totals for the South and the rest of the country in 1912 and 1922, but appear only in the totals for the United States.

## Other Evidences of Prosperity

### *The Pre-eminence of the South*

"Some Facts of Striking Interest" is the title of a revelatory summary of several outstanding facts in connection with the Southern States as appearing on the cover page of a recent issue of *The Manufacturers Record*.

They are such facts as the run of the people ought to be possessed with, to know and be able to show the tremendous place of importance the South has come to occupy as a sectional territory related to the remainder of the country. *The Manufacturers Record* is an aggressive apostle of the South, of its history, of its people, of its climate, of its resourcefulness, its achievements, and an authority on economic issues appealing thereunto.

It has summarized some of the South's most distinguished achievements. In 1922, the South, it finds, with a population of 37,750,000, expended on public school education \$323,067,000, which was \$107,000,000 more than the United States expended for similar purposes in 1900.

The expenditure of the South for public school work in 1922 was only about 15 per cent less than the total spent for the same purpose by the entire country as late as 1908.

The deposits in all National, State and private banks in the South jumped from \$68,000,000 in 1900 to \$6,500,000,000 in 1923, or nearly as much as the total deposits in all financial institutions in the United States in 1900.

The value of manufactured products of the South in 1921, the latest available Census figures, was \$6,877,000,000, which was more than four times the value of 1900 and twice as great as 1910.

The cotton mill capital of the South exceeds \$1,000,000,000, as compared with \$361,000,000 in 1910, and is greater than the total capital thus invested in the United States in 1910.

The value of the mineral products of the South rose from \$369,000,000 in 1910 to \$1,489,000,000 in 1922.

In 1922 the South mined 188,900,000 tons of coal, which is more than three times its coal output in 1900.

The South produced in 1923 262,000,000 barrels of petroleum, which is 150,000,000 barrels more than the United States produced as late as 1910.

The value of the farm crops of the South in 1923 amounted to \$6,127,400,000 or \$1,400,000,000 more than the total value of farm products in the United States in 1900.

### What Dangers Threaten Us?

The same dangers threaten us which have engulfed other nations. The nations, from the earliest days, have been falling in line in the tragic procession which leads them over the precipice and to destruction. Money, ease, luxury, extravagance, moral decay, waste, licentiousness and ruin—these are the stages in the decline of the ancient and modern civilizations. We need not think that we can escape the falls, when once we are well in the power of the rapids. We are not there yet, but our only way to avoid them is by the consecration of our wealth in the service of God.

Woodrow Wilson has finely said:

“Democracy has not yet made the world safe against irrational revolution.

“That supreme task, which is nothing less than the salvation of civilization, now faces democracy—insistent, imperative.

“The sum of the whole matter is this—that our civilization can not survive materially unless it be redeemed spiritually.

“It can be saved only by becoming permeated with the spirit of Christ—and being made free and happy by the practices which spring out of that spirit. Here is the final challenge to our *churches*, to our *political organizations*, to every one who fears God or loves his country.”

Commenting on this, the "Continent" of August 9th, 1923, says:

"He has said the most colossal and needful truth of the hour, viz., that revolution is certain to destroy the whole civilized fabric resting upon capital and its modern exploitation, unless those who control and handle capital can impart to it the virtue of serving the common well-being of all men—rather than the welfare alone of its nominal owners."

Should not Christian men and women lead in this?

### **"As Goes America, So Goes the World"**

This startling sentence was uttered a number of years ago. It was felt to be true then. But how much more full of meaning it is today. Since then the great race-wide tragedy of the World War has been fought. This impoverished Europe and enriched America. The impoverishment was not only in money, but in men, and in leadership. The pre-eminence of America is more marked today than ever before. Her leadership is undisputed. She can lead the world whither she will. But she can not lead wisely or with saving effect unless she exhibits a self-control—yes, even a self-denial—that will prove beyond doubt that she is walking in the steps of the Lord Jesus Christ.

### **The Soul of the Nation**

"It is the soul of the nation that counts."

What does the average American begin to think of as soon as he begins to make large sums of money? Is it not a finer house, a finer car, expensive clothes and jewels, extended travel, costly entertainments and the like? And is not this often true even of men who are members of the church and professed followers of the Christ?

If America lifts up her soul unto vanity the end can be seen from the beginning.

## **Memo. on Study II**

## **Memo. on Study II**

## Scripture Reading

I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how He said, It is more blessed to give than to receive. (Acts 20:35.)

Every man according as he purposeth in his heart, so let him give not grudgingly, or of necessity: for God loveth a cheerful giver. (2 Cor. 9:7.)

But he, willing to justify himself, said unto Jesus, And who is my neighbour?

And Jesus answering said, A certain man went down from Jerusalem to Jericho, and fell among thieves, which stripped him of his raiment, and wounded him, and departed, leaving him half dead.

And by chance there came down a certain priest that way: and when he saw him, he passed by on the other side.

And likewise a Levite, when he was at the place, came and looked on him, and passed by on the other side.

But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion on him.

And went to him, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him.

And on the morrow when he departed, he took out two pence, and gave them to the host, and said unto him, Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee.

Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves?

And he said, He that shewed mercy on him. Then said Jesus unto him, Go, and do thou likewise. (Luke 10:29-37.)

Give, and it shall be given unto you; good measure pressed down and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again. (Luke 6:36.)

Moreover, brethren, we do you to wit of the grace of God bestowed on the churches of Macedonia;

How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality.

For to their power I bear record, yea, and beyond their power they were willing of themselves;

Praying as with much entreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints.

And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God.

Insomuch that we desired Titus that as he had begun, so he would also finish in you the same grace also.

Therefore, as ye abound in every thing, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also.

I speak not by commandment, but by occasion of the forwardness of others, and to prove the sincerity of your love.

For ye know the grace of our Lord Jesus Christ, that, though He was rich, yet for your sakes He became poor, that ye through His poverty might be rich. (2 Cor. 8:1-9.)

Also that day they offered great sacrifices, and rejoiced: for God had made them rejoice with great joy: the wives also and the children rejoiced: so that the joy of Jerusalem was heard even afar off. (Nehemiah 12:43.)

### **To Stimulate Discussion on Study III**

1. How does the acceptance of Stewardship bring partnership in Joy? How will it introduce God into business and industry?
2. What is the real joy in money? What will giving it away develop?
3. How does giving produce partnership in Joy as it relates to work, unselfishness, and personal interest?
4. Show how Christian giving produces partnership in Joy by developing personality and the larger life.
5. How does Christian giving produce dividends for the giver and the whole world? What was Livingstone's purpose?
6. What is the organization and purpose of the Presbyterian Foundation? Show its possibilities as a producer of partners in Joy.

## STUDY III

### Partnership in Joy

1. *The Growth of an Idea.*
2. *Jesus Interpreting Life.*
3. *Finding God in Business.*
4. *Christ in the Market-Place.*
5. *Jesus States the Proposition.*
6. *The Joy in Money.*
7. *Giving Away Greed.*
8. *Developing Manliness.*
9. *Other Great Reflexes.*
10. *To Grow in Grace.*
11. *The Joy of the Unselfish.*
12. *Rejoicing in the Work Done.*
13. *Personal Interest in the Great Enterprise.*
14. *Developing Personality.*
15. *Finding Life's Largest Meaning.*
16. *The Welfare of the Race.*
17. *What Dividends Does Your Life Yield?*
18. *The Master and the Giver.*
19. *Profit and Loss.*
20. *A Worthy Life Purpose.*
21. *The Presbyterian Foundation.*

### **The Growth of an Idea**

Some of you who read this can recall that you were brought up in churches where very little was ever said about our Stewardship and where slight emphasis was given to the benevolent work of the church or to the subject of giving in any way.

It is fortunate for the church that this is no longer the case. America could not stand the great prosperity which is hers unless giving were emphasized in her life.

The same is true of the church. Our safety, under the high pressure of rapidly increasing wealth, is our development in giving. Today all the churches of America have departments of Stewardship in their administration life, and the benevolent work of the church is stressed even more than the support of the local church.

Some churches give much more to the cause of the church than they spend on themselves. This is a modern development in church life. The idea of our stewardship is growing in the mind of the church. Great givers have led the way, and the rank and file of the church is falling in behind them.

### **Jesus Interpreting Life**

Jesus gave a new meaning to life. The theme of His preaching was "the pre-eminence of the spiritual." To Him everything spiritual was in a class by itself. He said "Man shall not live by bread alone, but by every word of God." He exhorted men to labor for the meat which endureth unto everlasting life. He ever had in mind the unseen and the eternal—and commanded His people to "seek first the Kingdom of God and His righteousness," assuring them that all other things would be supplied to them as they had need of them.

He turned the stream of men's thought and care out of the banks of the temporal into the channel of the spiritual

and eternal. In His thought life is not having but being. Life is not property, but character and service.

This is the plane on which He lived and thought and taught. Let us remember that this is His expression of Himself, and we can not be like Him—or be His in any sense if we reject His appraisal of values—and refuse His interpretation of life.

### **Finding God in Business**

Business is a large part of our earthly life. It is a necessary part. It is a noble part. Business men are fine specimens of manhood. When we consider how they toil, with what zeal intelligence and efficiency, we can not but admire them. The business forces of America have made us the richest and most comfortable nation in the world.

But business by its great importance and its engaging interests may so absorb a man that he loses sight of the intangible values—particularly the directly religious and spiritual. The cure for this is to find a place in business for God—not a niche—not a corner—but to find God in all his business, so that he is conscious of the presence of God in all of his business hours. He can ask God to be his partner in his business. He can consecrate his business to God and to his cause in the world. He can dedicate his earnings to God and he can give a definite part of them to the church and its great ministries—a needy world.

It is a blessed experience in a man's life when he can thus dignify his business and ennoble his whole life by finding God in it all.

### **Christ in the Market Place**

"A Christian man's place of business ought to be as sacred to him as any place of prayer. It ought to be a place of prayer. His business ought to be to him as really a 'divine calling' as is the work of the Christian minister or missionary. We have made a great mistake when we have divided our life and called this part secular and that

part religious. It is all religious. We are always stewards."—COOK.

### **Jesus States the Proposition**

Christ's own view of giving is expressed in His direct and simple statement, "It is more blessed to give than to receive." How truly this terse saying embodied His practice, as well as His principle, is seen in His life, whose every act was giving.

Yet this wonderful truth is quite generally rejected in the practice of the great mass of Christian people. We receive His words as absolute and final about other things. Our faith follows Him into the realm of the unseen, but in this simple practical manner we do not believe what He says.

But He never said anything which is more like Himself and His whole loving ministry to men than these words about the blessedness of giving, and this saying is absolutely true.

### **The Joy in Money**

The joy in money and all that it brings in the way of pleasure is a very limited one. This is necessarily so. We are limited as to our powers of sense and of intellect, and indeed in all the powers of our being. We are soon sated with pleasure and soon tired of luxury. It is not often the case that the richest are the happiest, and indeed this is never the case unless they are wise and Christian in their use of their wealth.

The story of the nations, even to the remotest past, tells us of the vanity of worldly treasure and pleasure. Mankind can never change this testimony. It is the verdict of all men in all ages and in every place.

The only lasting joy of money is to use it for the good of others.

### **Giving Away Greed**

To give away money is to give away greed. There are some ancient foes of mankind which hang upon the flanks

of the army of men as they try to make their way forward in life. One of these is covetousness, the hunger for possessions. Another is selfishness, trying to make all things serve us. Another is sordidness, being content to live on a low plane. These three are very closely akin to each other, and where one of them pitches his tent, the other two will soon encamp.

The only way to be rid of them is to drive them out by constant sacrificial giving. Covetousness is a disease which is cured only by radical treatment. The practice of giving fixes the habit of giving and this habit puts to rout covetousness, selfishness and sordidness.

### **Developing Manliness**

Christian giving develops all high things within us. It is not easy to give away our possessions. But we grow strong by doing the hard task. Giving develops manliness. It calls for courage, and so increases it. It is an act of devotion, and devotion is thereby enkindled. Giving runs the whole gamut of the virile qualities of life. It keeps every noble characteristic exercised and in health. It tones up every good trait. It keeps our best from rusting out. It breaks up the fallow ground of our personality and makes it bring forth its harvest of increase of manly character.

### **Other Great Reflexes**

Some one has truly said that "No life becomes great until it is allied with some great cause." A big enterprise demands big investments. The great enterprise to which Jesus Christ calls His church requires of us heroic giving.

But this heroic giving stirs within us other fine powers. Great enterprises and great sacrifices beget within us great reflexes of enlarged plan and purpose in life.

### **To Grow in Grace**

Giving exercises a grace already bestowed on us, and thereby increases it. It has a part in the development of all

Christian graces. Giving is the result of God's spirit working in us. It is an act of faith. It is the expression of love. It is done with hope. It is of the spirit. To follow God's spirit is to invite His leadership.

### **The Joy of the Unselfish**

To give is to find the joy of service. God has so created us that there is a special joy in doing a service which terminates on others rather than on self. This is a law of our spiritual being. This one aspect of giving would justify it in our experience. It is in harmony with our spiritual nature. Physical life finds its health not only by what it takes in, but also by what it gives out. This is even more true of our spiritual selves. Selfishness is a misinterpretation of life. It is a grave mistake. It is a complete reversal of our nature as we came from God. It always brings unhappiness and spiritual breakdown. The health of the soul is found only in unselfish living—and the joy of the soul is there, too.

### **Rejoicing in the Work Done**

A professor in Harvard University used to say to his class, "That which gives zest to life is participation in life's tasks." The man who is content to be an onlooker in life's arena is to be pitied. To engage in life's great activities, to set moral and spiritual forces in action, to cheer, to enlighten, to lead others to Christ, it is this which fills our lives with joy.

### **Personal Interest in the Great Enterprise**

To father an enterprise of the Kingdom of God, to be a power for good in so many places, and in so many ways, to feel that a mission school or a hospital or a church is ours in a peculiar sense—because we took the initiative and established it by our gift, or by our service, and that we helped to support it by our constant aid—this is one of the aspects of the blessedness of giving which many liberal men enjoy.

### **Developing Personality**

Dr. John F. Goucher says:

"Personality is the central fact of the gospel. The realm of the Kingdom of Heaven is specifically in personality: It is not surprising, therefore, that God makes the development of personality the direct object of His government among men. In education development is not the result of acceptance but of reaction. It is not teaching but discipline which makes the man. Therefore God appoints each individual to serve Him as His steward. He gives to each person access to His inexhaustible resources. He provides each with opportunities. He guarantees personal enrichment through use."

To receive gifts is to be increased in goods. To give away gifts is to be increased in personal character.

If someone should give a man a thousand dollars, that would change the figures on his bank account. The one receiving the gift would not be any stronger or nobler. He would not be any purer or more patient or courageous. The receiving of the gift would confer on him no grace of any kind. But if he, through his own self-denial and liberality, should give away a thousand dollars he has done something which has strengthened his faith and increased his love, zeal, courage, and spiritual vigor.

### **Finding Life's Largest Meaning**

Dr. Jowett says:

"Mere living becomes real life when it becomes sacrificial. The things that we can spare carry no blood. The things that we can ill spare carry part of ourselves and are alive. It is when your giving, whether of money, of strength, or time, touches the quick that it becomes vital, and existence passes into life, and we share the travail of our Lord and Savior Jesus Christ. It is sacrifice that makes all deeds effective. It is sacrifice that changes living into life."

Life's greatest potentialities are developed and released in such service.

Life is not an empty dream to the giver. His face is like the morning.

### **The Welfare of the Race**

Christian giving concerns itself with the welfare of the race.

It reaches out across the storm-driven seas. It penetrates the pathless jungles. It touches the life of hut and wigwam. It makes the wilderness rejoice, and blossom as the rose.

It gives us a personal interest in the greatest of all enterprises.

The best work done on this earth is the work of winning the world to Christ.

It is the most vital, the most intensive, the most extensive, and the most lasting of all our works done in this world.

Bunyan's riddle is true:

"A man there was, though some did call him mad,  
The more he cast away, the more he had."

The needed revolution in Christian giving will come when we accept Christ's word as absolutely true:

"It is more blessed to give than to receive."

### **What Dividends Does Your Life Yield?**

There are certain great aspects of human life, such as duty, service, character, influence. They are found in the life of him who loves men more than money.

There are certain heroic virtues, such as honesty, justice, incorruptibility—they belong to him who is master of money.

There are certain sordid vices like venality, perjury, covetousness—they are found in him to whom money is a master.

There are certain terms of waste and loss, such as rust, canker moth. They blight him who loves money.

There are certain fearful experiences, as of him who heaps up treasure and is not rich before God, who is drowned in perdition and destruction; who gains the whole world and loses his own soul. These are the fate of those who will be rich—and who seek nothing better.

There are certain pleasing views of life, in its joy, its possibility, its being spent for others, that is not a dream, an empty show. They are realized in Christian giving.

There are certain great conceptions of Christianity or spiritual life, represented by the words faith, hope, love, obedience, likeness to God, fellowship, sonship. They are all heightened by Christian giving.

There are certain prominent aspects of the gospel, such as self-denial, devotion, unworldliness. They are the very spirit of giving.

There are certain great triumphs in the past, marking the stages of progress in the history of the Kingdom. Christian giving is in them all.

There are splendid victories being achieved today in every land under the sun. Christian giving makes them possible.

There is an inspiring program for the future—the subjugation of every land and nation and tongue and people to our Lord, but this program is dependent, as far as earthly things enter in it, on Christian giving.

### **The Master and the Giver**

The Master is watching over against the treasury, not watching the gift, but the giver; not caring as to the amount given, but as to the spirit with which the gift is made; not with covetous desire, but with compassionate interest.

He knows the blessedness of giving. He longs that we may have it.

“Hand that ope but to receive  
Empty close. They only live  
Richly who richly give.”

The emphasis of life—where do you place it? On self—or on Christ? On self-pleasing—or self-denial for Christ?

The giving of money is the giving of life. It is an absolute necessity that we give. It is our duty to give liberally. It is our privilege to give to the Lord Jesus.

We must revolutionize our use of money.

But we must revolutionize our conception of giving.

To do this we must heartily and irrevocably adopt the Bible standards in giving—and the Bible program for evangelizing the world.

We need not pray “Thy Kingdom come”—without at the same time say, “Here am I, send me. Here are my possessions, use them.”

### **Profit and Loss**

In thinking of some lives with which we are all familiar there is a classification which can be made of them by their attitude to money and the use they made of it.

There are the sordid and tragic figures of Achan, Ahab, Gehazi, Judas, Dives, and Ananias. Our hearts are saddened as we think of them, and their shameful failure and loss. Human nature shows in them at its poorest.

But there are also Abraham, Moses, Paul, Barnabas, Wesley, Carey, and Livingstone, whose glorious manner of life, whose devotion and self-denial, have blessed mankind from their day to the present time.

### **A Worthy Life Purpose**

I will place no value on anything I have or may possess, except in its relation to the Kingdom of Christ. If anything I have will advance the interests of that Kingdom it shall be given up or kept, as by keeping or giving it I shall most promote the glory of Him to whom I owe all my hopes, both of time and eternity. May grace be given me to adhere to this!—DAVID LIVINGSTONE.

### **The Presbyterian Foundation**

Under the leadership of some of our progressive laymen our General Assembly has established a Presbyterian Foundation with the following names and powers:

Its name is "The Trustees of the General Assembly of the Presbyterian Church in the United States and the Presbyterian Foundation," and "by the name and style aforesaid, shall be able and capable to take and hold all such estate, property and effects as may be acquired by gift, purchase, devise or bequest, to aid and enable the said General Assembly of the Presbyterian Church to undertake and carry on the work of the Christian Education, of Foreign and Domestic Missions, of the publication of such books, tracts and papers as are connected with the diffusion of religious literature and learning; and of the building up and supporting churches of their faith and worship in the United States aforesaid; and all the said estate, property and effects that shall be acquired by the said Trustees and their successors, at any time, shall be held, used, and disposed of according to the General Assembly aforesaid. This corporation is authorized to issue annuity bonds and to fix the terms and schedules of rates of interest to be paid on such bonds."

The following Trustees were elected by the General Assembly: Rev. Alexander Martin, D. D.; Mr. John R. Ross, Mr. John R. Pharr, Mr. George M. Rose, Rev. A. A. McGeachy, D. D.; Mr. H. N. Pharr, Mr. P. G. Gilchrist, Mr. J. H. Wearn, Mr. R. A. Dunn; and the following were added from the Synods:

Alabama—Mr. P. T. Shanks.

Appalachia—Mr. J. P. McCallie.

Arkansas—Mr. A. R. Banks.

Florida—Mr. F. C. Groover.

Georgia—Mr. C. A. Rowland.

Kentucky—Rev. D. M. Sweets, D. D.

Louisiana—Rev. U. D. Mooney, D. D.

Mississippi—Rev. A. A. Little, D. D.  
Missouri—Rev. C. R. Nisbet, D. D.  
North Carolina—Mr. R. A. Dunn.  
Oklahoma—Rev. Chris Matheson.  
South Carolina—Mr. Allen J. Graham.  
Tennessee—Rev. J. W. Orr.  
Texas—Rev. J. F. Hardie.  
Virginia—Mr. Herbert W. Jackson.  
West Virginia—Mr. E. W. Minter.  
Snedecor Memorial—Rev. J. W. Lee.

This array of character and business ability gives us confidence in the Presbyterian Foundation from the first.

This should interest our people at once. It is a matter of common knowledge that our men and women of large means bequeath very little to the work of the church. This new feature of our church's work may result in largely increasing the legacies to the causes of the church. This matter should receive the prompt and careful attention of our men throughout the church.

"For when he dieth he shall carry nothing away."  
(Psalm 49:14.)

"For we brought nothing into this world, and it is certain we can carry nothing out." (1 Timothy 6:7.)

**Memo. on Study III**

### **Memo. on Study III**

## Scripture Reading

The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein. (Psalms 24:1.)

The silver is mine, and the gold is mine, saith the Lord of hosts. (Haggai 2:6.)

Honor the Lord with thy substance, and with the first fruits of thy increase. (Proverbs 3:9.)

And Jacob vowed a vow, saying, If God will be with me, and will keep me in this way that I go, and will give me bread to eat, and raiment to put on,

So that I come again to my father's house in peace; then shall the Lord be my God:

And this stone, which I have set for a pillar, shall be God's house: and of all that Thou shall give me I will surely give the tenth unto Thee. (Genesis 28:20-22.)

And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord.

And if a man will at all redeem ought of his tithes, he shall add thereto the fifth part thereof.

And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord. (Leviticus 27:30-32.)

And this your heave offering shall be reckoned unto you, as though it were the corn of the threshing floor, and as the fulness of the wine press. (Numbers 18-27.)

But unto the place which the Lord your God shall choose out of all your tribes to put His name there, even unto His habitation, shall ye seek, and thither thou shalt come:

And thither ye shall bring your burnt offerings and your sacrifices, and your tithes, and heave offerings of your hand, and your vows, and your freewill offerings, and the firstlings of your herds and of your flocks.

Then there shall be a place which the Lord your God shall choose to cause His name to dwell there; thither shall ye bring all that I

command you; your burnt offerings and sacrifices, your tithes and the heave offering of your hand, and all your choice vows which ye vow unto the Lord. (Deuteronomy 12:5-6-11.)

Moreover he commanded the people that dwelt in Jerusalem to give the portion of the priests and the Levites, that they might be encouraged in the law of the Lord.

And as soon as the commandment came abroad, the children of Israel brought in abundance the first fruits of corn, wine, and oil, and honey, and of all the increase of the field; and the tithe of all things brought they in abundantly.

And concerning the children of Israel and Judah, they also brought in the tithe of oxen and sheep, and the tithe of holy things which were consecrated unto the Lord their God, and laid them by heaps.

In the third month they began to lay the foundation of the heaps, and finished them in the seventh month.

And when Hezekiah and the princes came and saw the heaps, they blessed the Lord, and His people Israel.

Then Hezekiah questioned with the priests and the Levites concerning the heaps.

And Azariah, the chief priest of the house of Zadok, answered him, and said, Since the people began to bring the offerings into the house of the Lord, we have had enough to eat, and have left plenty: for the Lord hath blessed His people; and that which is left is this great store.

Then Hezekiah commanded to prepare chambers in the house of the Lord; and they prepared them.

And brought in the offerings and the tithes and the dedicated things faithfully; over which Cononiah the Levite was ruler, and Shimei his brother was the next. (2 Chronicles 31:4-12.)

~~But~~

Even from the days of your fathers ye are gone away from mine ordinances, and have not kept them. Return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return?

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed Thee? In tithes and offerings.

Ye are cursed with a curse: for ye have robbed me, even this whole nation.

Bring ye all the tithes into the storehouse, that there may be meat

in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts. And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts. (Malachi 3:7-12.)

And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? (Luke 12:42.)

I fast twice in the week, I give tithes of all that I possess. (Luke 18:12.)

Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come. (1 Corinthians 16:2.)

### **To Stimulate Discussion on Study IV**

1. What is partnership with God in Administration? What Scriptural Principles guide this partnership?
2. What are the aims and goals of the Presbyterian Church U. S. in Department IV of the Progressive Program?
3. What do you think of the action of the Synod of Virginia and the 1924 Assembly in regard to the Tithe?
4. What are the benefits of a Scriptural System and a Scriptural Standard of Giving?
5. What is your conclusion from the arguments on the Tithe by Dr. A. M. Fraser, Dr. Robert E. Speer, Roger W. Babson, Dr. Charles R. Brown and others?
6. What is the Tithers' League? How promoted in the Presbyterian Church U. S.?

## STUDY IV

### Partnership in Administration

1. *Principles Taught in the Bible.*
2. *Stewardship of Possessions.*
3. *Action of the Synod of Virginia in 1923.*
4. *What the 1924 General Assembly Thinks About Tithing.*
5. *System in Giving.*
6. *The Necessity of a System.*
7. *The Benefits of System.*
8. *Systematic Giving.*
9. *What Standard?*
10. *Reasons for Tithing.*
11. *Let Us Sum Up the Meaning of the Tithe.*
12. *The Tithers' League.*

CHRISTIAN STEWARDSHIP  
PRESBYTERIAN PROGRESSIVE PROGRAM  
PRESBYTERIAN CHURCH IN THE U. S.

**Principle Taught in the Bible**

1. God is owner of all things.
2. Every man is a steward and must give account for all that is entrusted to him.
3. God's ownership and man's stewardship ought to be acknowledged.
4. This acknowledgment requires, as a part of its expression, the setting apart for the extension of the Kingdom of Christ such a portion of income as is recognized by the individual to be the will of God.
5. The separated portion ought to be administered for the Kingdom of God and the remainder recognized as no less a trust.

Most Christian Stewards begin with 10 per cent as a Scriptural proportion. The proportion should increase as income increases.

**Stewardship of Possessions**

*(Department IV, Progressive Program)*

To Adopt a Scriptural System of Giving and a Scriptural Standard of Giving:

1. By Teaching the Stewardship of Possessions—
  - a. In Study Classes.
  - b. In Church Papers and Other Literature.
  - c. By Pulpit Instruction.
  - d. By Organizing a Tithers' League to Promote Larger Giving.
2. By Acquainting the Church With the Nature and the Needs of Every Cause to Which It Is Asked to Give.
3. By Calling for Adequate Support for Every Benevolent Cause of the Church.

4. By Providing Just Salaries for Ministers, Missionaries, and Other Workers.
5. By Carrying Out a Thorough Every-Member Canvass in Every Church.
  - a. By Careful Preparation in Study and Prayer.
  - b. By Co-ordinating the Budgets of All the Church's Organizations.
  - c. In Visiting Every Member.
  - d. By Following Up the Canvass Thoroughly.

The goals in this department are:

1. A School of Stewardship in Each Congregation.
2. A Tithers' League in Each Church.
3. A Thorough Every-Member Canvass in Each Church.
4. Every Member a Subscriber to the Whole Work of the Church—Local and Benevolent.
5. Each Church Subscribing in Full Its Apportionment for Beneficences, and Giving Its Part of the Equipment Fund This Year.

**Recommendation No. 16, Adopted by the  
Synod of Virginia, August, 1923**

"This Synod would heartily commend that goodly number of our people who year after year give to the work of the Kingdom a tithe, or more, of their annual income.

"We note with interest that the revised statement of the Presbyterian Progressive Program adopted by the General Assembly at its last meeting calls for the adoption by our whole Church of a 'A Scriptural Standard of Giving.' We fear this phrase has a very vague and indefinite meaning for most of our people.

"We believe that the time has come for our General Assembly and subordinate courts to make it plain to all our people that though the Bible makes more than one suggestion as to what and how we should give, it in no case names a smaller proportion than the tithe.

"We believe that the Church will more easily and quickly attain to the New Testament grace of sacrificial giving if it begin with the simple definite standard of the tithe.

"We believe that the courts of our Church have Scriptural authority for setting financial goals for our churches, equal to the tithes of their income, and for exhorting them to give these amounts.

"And we would rejoice should these courts unitedly sound this call to that which might easily become the greatest forward movement of our Church in the consecration of wealth."

### **What the 1924 General Assembly Thinks About Tithing**

"We note with interest that the revised statement of the Presbyterian Progressive Program adopted by the General Assembly at its last meeting calls for the adoption by our whole Church of 'A Scriptural Standard of Giving.' We fear this phrase has a very vague and indefinite meaning for most of our people.

"We believe that the time has come for our General Assembly and subordinate courts to make it plain to all our people that though the Bible makes more than one suggestion as to what and how we should give, it in no case names a smaller proportion than the tithe.

"We believe that the Church will more easily and quickly attain to the New Testament grace of sacrificial giving if it begins with the simple definite standard of the tithe."

### **System in Giving**

This is our ideal, viz.: All of self and all of possessions for Christ.

This is our principle for practical guidance: All possessions shall be used for God's glory, whether used for self or given for others. My own life shall be temperate and

frugal, and what is above this shall be given for the Kingdom.

We must have a system to embody the principle and realize the ideal. Giving from principle is a good foundation on which to build a system of giving.

### **The Necessity of a System**

Human nature can not be trusted to carry out its generous impulses unaided by some definite plan to which is it irrevocably committed, and in which all of its better elements are enlisted. A man should give as he purposeth in his heart—a heart stirred by the need cause, and guided by the spirit of God. But we will find a multitude of reasons for not giving this way—unless we are gripped to it by the bonds of some inflexible system.

System is the life of every enterprise. We make money with system. If we do not introduce system into our giving, we will find that the department of our life which has system on its side will crowd out the one without it, and we shall be makers of money and not givers. System is necessary to insure any certainty as to our giving a just proportion.

### **The Benefits of System**

System makes giving an actuality and not a theory. The act of giving now makes possible the future larger gift. Liberality can be cultivated. System does it. The giving habit like any other habit grows stronger with practice. *Repetition* is insured by system. System will lead you to formulate your principles. It will force you to make them explicit. It will help you to visualize the obligation and make it live vividly before you. It will help you in dealing very conscientiously with the recognized obligation. System will crystallize your generous impulses into generous acts. It will force you to live up to your ideals in Christian Giving. It offers the continual definite plan of action to the informed mind, stirred heart and consecrated will.

### Systematic Giving

In thinking of Systematic Giving we will have in mind two things:

1. A Scriptural system of giving.
2. A Scriptural standard of giving.

Both of these are suggested in the oft-quoted injunction of the Apostle Paul to the Corinthians: "Upon the first day of the week let every one of you lay by him in store as God hath prospered him."

Our giving should be regular, from Sabbath to Sabbath.

This thought has been accepted by most pastors and churches in America—and weekly giving is a part of our settled policy of church life. We are practically agreed on the matter of regular weekly offering.

### What Standard?

But when we come to consider the question of what standard of giving we shall adopt we are very much divided. If the tithe is suggested as a proper standard, we at once hear a chorus of objections to it—such as:

1. It is legalistic.
2. It is unjust to some.
3. It is difficult to determine the tithe of one's income.
4. It inculcates a wrong principle, viz.—that "it pays" to tithe.

But every one of these objections could have been just as well urged against the tithe in the Old Testament when it was ordained of God for the training of His people. If we accept these objections at par then the tithe was always wrong and it was a mistake ever to have instituted it. The objections prove too much.

Dr. A. M. Fraser, after examining the Scriptural teaching on the tithe, says:

"Let us then note clearly the data so far derived from the Scriptures for a satisfactory answer to our question: Should Christians pay tithes?"

"1. God certainly expressed His approval of the tithe in the Mosaic Law.

"2. God has never expressly repealed that law.

"3. God has never expressed approval of an offering for religious uses that amounted to less than a tenth."

Dr. Robert E. Speer argues for the value of the tithe in spiritual life under the following heads:

1. First of all, the gospel ought to lead and ennoble men to do more than pagans and Jews.
2. Secondly, the Jew and the pagan faced no less difficulties in the way of practicing a principle like this than we face.
3. Thirdly, we need some practical abiding principle like this to make sure that the principle of stewardship is a reality in our lives.
4. In the fourth place, God would never have ordered it, if it had been a mere transitory matter; if it had not been for our good.
5. Fifthly, money is the most perilous thing with which we have to cope, next to the baser sensual nature.
6. In the sixth place, our Lord Himself recognized and approved the validity of the principle of the tithe.
7. Seventhly, there is no objection which holds against the principle of the tithe that does not hold also against the principle of the Sabbath day.
8. Eighth, it is the only sure way of giving God His right share.
9. Ninth, it is only so that the causes of Christ in the world will get what they need.
10. Tenth, I think that every man will find that the acceptance of a principle like this marks a distinct era of spiritual enlargement in his life.
11. In the eleventh place, it may bring the great religious expansion and awakening for which we long.
12. Lastly, I believe in this principle because, regardless of anything that will flow from it, it is fundamentally right.

The following statement is condensed from Dr. Bert Wilson's "Reasons for Tithing":

MAIN DRIVE OF THE TITHING SYSTEM.

1. It is not to get money to pay church debts.
2. It is not merely a substitute for other methods of raising money.
3. It is not a cure-all to cure the many ills of the Church.
4. Primarily and fundamentally the main drive is not for money at all.

WHAT THE MAIN DRIVE OR MOTIVE IS:

1. It is to teach men to put God and the Church first.
2. It is to teach men to recognize and acknowledge God's ownership.
3. It is to teach men that God's minimum ratio of giving is the tenth. The exception to this rule is the man who has been exceptionally prosperous, who should freely give very much more than a tenth.
4. It is to teach that tithing is an act of worship.

The main drive, therefore, is to secure not the tithe, but the tither; not the gift, but the giver; not the money, but the man; not the possession, but the possessor.

Roger W. Babson says:

"The tithing system, if adopted by the churches, would give astounding figures. A compilation shows that the annual business turnover in this country amounts to over \$500,000,000,000. It is estimated that of this amount four-fifths pass through the hands of the church people. One per cent of this amount would mean \$5,000,000,000 a year. Assuming that there is a profit of 10 per cent on this turnover, it would mean that there is coming each year to the church people of this country an income amounting to \$40,000,000,000. If the tithing process were in operation, this would give the church in tithes about \$4,000,000,000 a year. These figures seem very extraordinary, but on checking them up no flaws can be found. The facts are that the church people of the country are giving less than 1 per cent of their income to church and missionary work. If this were increased to 10 per cent the church would become the most powerful organization, and the wonderful

results which have been indicated in this book could eventually come to pass. Then the church could come to its own a great, big way that heretofore it has been able only to talk about."

Dean Charles R. Brown of Yale University gives a remarkable testimony as to his experience with tithing. Here is a part of it:

#### MY EXPERIENCE IN TITHING.

"Thirty years ago I was induced by a thoughtful layman in my first pastorate to inaugurate the habit of giving a tenth. My salary was only a thousand dollars a year and to give away one hundred of it seemed to make a big hole in it. But when the decision was once made I was amazed to find how much more I could give and did give than was the case when it was all left to mood and impulse. The habit of strictly keeping the tenth account would reveal to many a narrow soul the meagerness of his own benevolent output. Were a complete record kept many who think that they are giving a great deal because they give often, here a little, there a little, would be amazed at the lack of proportion between their personal expenditures and accumulations and their benevolences.

"In all these thirty years I have never seen the day when I was tempted for a moment to return to the old spasmodic, haphazard method of giving to the Lord. We, too, have been blessed temporally and spiritually, in basket and in store, in mind and in heart, in this practice of systematic giving. There has seemed to be an over-arching Providence all the way. When the tenth account would be running low because we had drawn upon it more freely in the face of some unusual need, then some windfall out of a clear sky, a generous wedding fee or an invitation to lecture or a commencement address with a very cheering 'honorarium' attached, would come to our relief and we would thank God and go forward."

"There is no better test whether the love of money or the love of God is stronger in a man's life than his willingness or unwillingness to give regularly to God at least a tithe of all his income."—J. CAMPBELL WHITE.

"If any Christian who has never tried tithing will make the experiment, following it through to the end in pros-

perity and in adversity, we predict for him two surprises. First, he will be astonished at the increased amount which by this method he is enabled to give to the Lord; and, secondly, he will be astonished at the increased spiritual and temporal prosperity which the Lord will give to him."—A. J. GORDON.

"It was God's purpose for the people of Israel that they should be His witnesses to the nations round about until those nations would turn to Him as the one true God. And that is exactly His will for the Church of Jesus Christ. The prophet teaches that Israel failed most conspicuously at the point of its obligation to God in tithes and offerings. And it is just as evident to every honest Christian that the Christian Church has failed just as conspicuously in the matter of its stewardship of money."—DR. HOWARD AGNEW JOHNSTON.

"The tithe is not 'mere legalism'; it is older and more general than the Jewish law. It is not oppressive; the whole country has been vainly searched through forty years to find a tither who was hurt by tithing. It is democratic; it releases the church from dependence on the patronizing gifts of the rich, which often are as oppressive as a mortgage. It is enough; the church machinery does not exist which could wisely use more than the tithe, if all church members were tithers."—DAN B. BRUMMITT.

## Let Us Sum Up the Meaning of the Tithe

### I. ITS MEANING—

It is the starting place for us when we try to devote our money to the service of God. It is where God started when He wanted to teach His own people how to live for Him. It is the root out of which grow all the higher forms of consecration of our means.

Where God began in His teaching of His church is surely the place for us to begin in our practice of living for Him.

### 2. ITS METHOD—

System is the method of the tithe. The principle is that our possessions should be dedicated to God. The ideal is "all of self and all of possessions for Christ."

We need a system to embody the principle and to realize the ideal. Human nature can not be trusted to carry out its generous impulses unaided by a definite plan to which it is thoroughly committed.

We make money by system. If we do not give it by system we shall be only makers of money and not givers of it.

System is necessary to insure that we give at all. It is doubly necessary to insure that we will give a just proportion of our incomes.

### 3. ITS MIGHT—

It will fill the treasury of the local church and put to rout the army of difficulties which besiege a poor treasury supported by haphazard gifts.

It will lift the burden of debt off of all the agencies of the church and provide them with sufficient means to carry on their great enterprises.

Moreover it will enable them to lengthen their cords and strengthen their stakes for the larger tasks of world evangelization. It will make possible the preaching of the gospel to every creature.

### 4. ITS MERIT—

It makes giving an actuality and not a theory. The gift we offer now makes possible the larger gift for the future. Liberality is a growth. It grows by giving. The first giving is the hardest. The tithe gets us started. The habit grows strong with practice. The tithe will make it easy for you to turn your generous impulses into generous acts. It offers a continual definite plan of action. The tithe is God's first lesson in Stewardship. It is the first step in a great and beautiful development of our lives as we more and more surrender everything to His service.

## **The Tithers' League**

### I. WHAT IT IS NOT.

1. It is not a new piece of machinery to operate.

2. It will not demand any organization.
3. It will not add to the burden of any pastor.

## II. WHAT IT IS.

1. The enrollment of all Tithers in a congregation under Department IV of the Progressive Program.
2. The only record to be kept is the individual card of each Tither, signed and given to pastor, who sends all cards to the Assembly's Stewardship Committee, Chattanooga, Tenn. A Certificate of Enrollment and a Tither's Account Book is issued by the Assembly's Stewardship Committee.
3. He reports annually to the Assembly's Stewardship Committee on the annual E. M. C. blank, not the names of the Tithers, but the number.
4. He should keep duplicates of these cards and turn them over to his successor when he leaves his pastorate.

## III. HOW PROMOTE IT.

The promotion of a Tithers' League will depend largely upon the Pastor. The Congregational Secretary of Stewardship should be his "right arm" in this effort and in the absence of a Pastor should take the lead with the consent of his Session.

First, there should be a careful enrollment of all now tithing, with the full explanation given that their names will not go beyond the pastor and the local church.

Second, there should be an occasional sermon on the tithe, followed by a distribution of the Tithers' League Card for enrollment of new Tithers.

Third, there should always be on hand a small amount of carefully selected literature on the tithe for distribution.

Fourth, a prayer meeting might well be turned over now and then to a testimony meeting among Tithers.

Fifth, there should be now and then a meeting of Tithers to conduct a quiet campaign in their church of information and education about the tithe.

The Layman Company, 35 North Dearborn Street, Chicago, Ill., furnish at very low cost some of the best printed matter in existence on the tithe. Write for samples, and ask for a copy of the Individual Account Book, which costs only 8 cents, and is very valuable.

The General Assembly's Stewardship Committee, 415 Provident Building, Chattanooga, has always on hand for free distribution the enrollment cards, and a few other pieces of printed matter.

*Begin with the young—do not neglect the old—keep the facts before the people and the number who are willing to begin tithing will surprise anyone who makes the effort.*

Church \_\_\_\_\_

Presbytery \_\_\_\_\_ Synod \_\_\_\_\_

## TITHERS' LEAGUE

### Of the Presbyterian Church in the United States

Acknowledging God as the Sovereign owner of all things, and as an expression of my love and loyalty to Jesus Christ my Saviour, I covenant to set aside at least one-tenth of my income and administer it for the glory of God and to advance the cause of Jesus Christ in the world.

Please enroll me as a member of the Tithers' League of the Synod and of the General Assembly and send me a Tithers' Account Book.

Name \_\_\_\_\_

Street or R. F. D. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Date \_\_\_\_\_ Office held in church \_\_\_\_\_

I am already a Tither, having commenced tithing in the year \_\_\_\_\_

When signed mail to Synod's Secretary or Stewardship or Stewardship Committee, 415 Provident Building, Chattanooga, Tenn.

## **Memo. on Study IV**

**Memo. on Study IV**

